Amendments to the Claims:

This listing of claims replaces all prior versions of the claims in the application.

1. (Currently Amended) In a secure card system, the improvement A method for securely loading an application onto an IC card, comprising:

a first step of determining, based at least upon an encrypted personalization data block, that an said IC card is qualified to accept loading of an said application; and a second step of loading the application onto the IC card after the first step.

2. (Currently Amended) In a secure card system, the improvement A method for securely deleting an application from an IC-card, comprising:

a first step of determining, based at least upon an encrypted personalization data block, that an said IC card is qualified to accept deleting of an said application; and a second step of deleting the application from the IC card after the first step.

3. (Currently Amended) In a secure card system, the improvement A method for securely loading an application onto an IC card, comprising:

a first step of determining, based at least upon an encrypted personalization data block, whether an said IC card is qualified to accept loading of an said application; and a second step of loading the application onto the IC card only if the first step determines that the IC card is qualified to accept the loading of the application.

4. (Currently Amended) In a secure card system, the improvement A method for securely deleting an application from an IC card, comprising:

a first step of determining, based at least upon an encrypted personalization data block, whether an said IC card is qualified to accept deleting of an said application; and

NY02:486203.1 -2-

a second step of deleting the application from the IC card only if the first step determines that the IC card is qualified to accept the deleting of the application.

NY02:486203.1 -3-